

EOP Housing & Community Development Subcommittee

*Affordable & Special Population
Information*

June 26, 2018



Special Population Information

- A *special population* as a category or grouping includes persons that have unique characteristics or have to overcome barriers to accessing community services and resources such as:
 - a disability;
 - economic disadvantage (unemployed, unemployable or underemployed);
 - nontraditionally educated, trained and/or employed; and/or
 - citizenship and limited English proficiency.

Special Population Information

Maryland *At A Glance...*

- Population: 5,819,563
- Households: 2,177,492
- Housing Units: 2,448,984
- Units Owner-occupied: 66.5%
- Median Value of Owner Occupied Unit: \$290,400
- Median Monthly Mortgage: \$1,938 vs. Gross Rent: \$1,264
- Median Income: \$76,067

Special Population Information

Maryland *At A Glance...*

- Unemployment Rate: 4.3%
- Poverty Rate: 9.9%; \$22,350 for a family of four
- Disabled Residents (under the age 65): 7.3%
- Elderly Residents: 14.9%
- Homeless Residents: 7,247
- Female Residents: 51.5%

Special Population Information

Maryland *At A Glance...*

- State poverty is 19% higher than in 1990 and nearly 200,000 more residents are trying to get by on incomes below the federal poverty rate.
- Residents, working full time and earning the soon to be increased minimum wage of \$10.10 will only earn a third of the income needed for a two bedroom apartment.

Special Population Information

Maryland At A Glance...

According to the Department of Disabilities:

*MDOD is currently creating affordable, accessible units all over the State

- Waiting List Applicants:

Live in Howard - 142 Interested in Howard – 528

- Income:

Less than \$10K - 69% \$10-20K – 26% \$20-30K – 4%

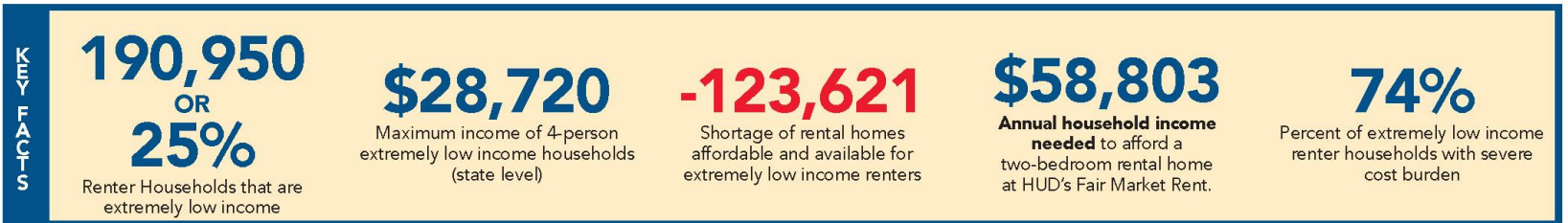
Greater than \$30K – 1%

- Household Size: 1 – 80% 2 – 11% 3 or more – 8%

- Disability Type: Developmental – 23% Mental – 50% Physical – 53%

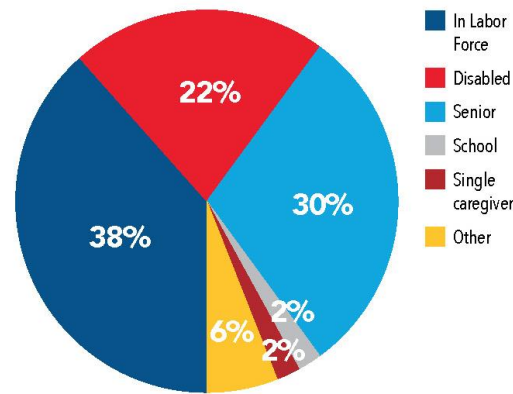
Across Maryland, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

SENATORS: Chris Van Hollen and Benjamin L. Cardin



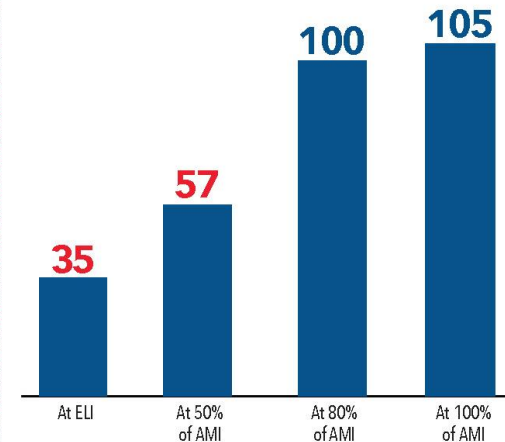
Affordable Rental Housing Needs

EXTREMELY LOW INCOME RENTER HOUSEHOLDS



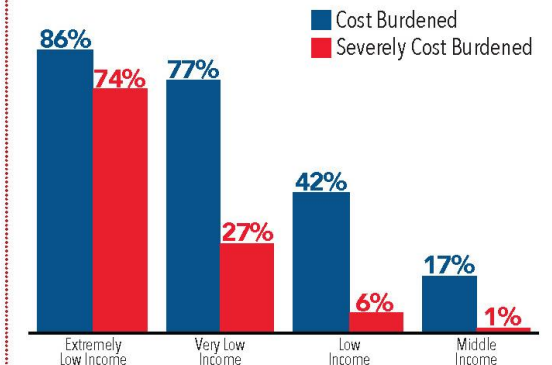
Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, 1-adult caregiver of a child under 7 or a person with a disability, and other. Nationally, 10.5% of extremely low income renter householders are non-disabled/non-senior adult caregiver of a young child or disabled person, more than three-quarters of whom are in the labor force and 2% of whom are in school.
Source: 2016 ACS PUMS.

AFFORDABLE AND AVAILABLE HOMES PER 100 RENTER HOUSEHOLDS



Source: NLIHC tabulations of 2016 ACS PUMS

HOUSING COST BURDEN BY INCOME GROUP



Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened.
Source: NLIHC tabulations of 2016 ACS PUMS.

Affordable Housing Information

Howard County At A Glance...

- Residents: 321,113
- Households: 112,542
- Housing Units: 119, 834
- Single Family Units: 74%
- Total Occupancy: 95%
- Owner Occupied: 73.4%
- Renter Households: 33%
- Median Value of Owner Occupied Unit: \$445,400
- Median Monthly Mortgage: \$2,456 vs. Gross Rent: \$1,625
- Median Income: \$120,941
- Salary To Afford Monthly rent \$55,037
- Hours at Min Wage for Columbia 1-Bdrm FMR – 31
- Hours at Min Wage for HoCo 1-Bdrm FMR - 24

Special Population Information

Howard County *At A Glance...*

- Unemployment Rate: 3.1%
- Poverty Rate: 5.2%: \$25,100 for a family of four
- Disabled Residents (under the age of 65): 7.9%
- Elderly Residents: 13.4%
- Homeless Residents: 214
- Female Residents: 51.1%

Special Population Information

Howard County At A Glance...

Howard County renters are less affluent than homeowners generally earning 59-76% of the area median income. Other renter characteristics are:

- Age:
 - 35 – 61: 50%
 - 25 – 34: 26%
 - 62 & older: 16%
 - Under 25: 8%
- Household Composition:
 - 1 – 36%
 - 2 – 28%
 - 3-4 – 28%
 - 5 or more – 8%

Special Population Information

Howard County *At A Glance...*

Residents receiving SSI:

- Disabled: 2185
- Average Monthly Payment: \$604 Add 108.41 if supplemented.
- 379 have vouchers 1,307 are on the waiting list
- Elderly: 1356
- Average Monthly Payment: \$416.81. Add 153.32 if supplemented
- 779 have vouchers 772 are on the waiting list
- Monthly Temporary Disability Assistance Program Payment from the Department of Social Services: \$185

Special Population Information

Howard County *At A Glance...*

- 11.7% of the population five years and older report at least one type of disability.
- Families reporting a disability have lower rates of employment and are three times more likely (9.8% of disabled residents) to live in poverty than families without a disability (3.1% of residents).
- Disability was the second most common fair housing complaint.
- In 2014 there was an affordable housing shortage of 6,653 units for households below 50% of AMI.

Special Population Information

Howard County *At A Glance...*

- Female headed households were 47% of families living in poverty.
- Families with at least one foreign-born parent were more likely to have lower incomes than native born families. Over 14% of families with children and at least one foreign-born parent had incomes of less than 200% of poverty compared to 7% of native families.
- Black residents are twice as likely to be unemployed as Whites and minority households were more likely to experience housing problems than Whites.
- Race was the most common fair housing complaint.

Rental Housing Need – Regional and Local

Income Level	Affordable Monthly Household Rent (1 Person / 4 Person)	Severely Cost Burdened Households	DHCD Affordable Unit Shortage
Extremely Low- Income: Under 30% MFI - Approx 90K Renters - 26% of Regions Renters	Less than \$450 / Less than \$650	51,000 or 61% of renters at this income level	51,000
Very Low Income: 30-50% MFI - Approx 60K Renter Households - 17% of Regions Renters	\$450 - \$750 / \$650 - \$1,075	Regionally: 17,000 or 30% of renters at this income level In Anne Arundel & Howard: nearly 50% of renters at this level	48,000
Low Income: 50-80%: - Approx 66K Renter Households - 19% of Region's Renters	\$750 - \$1,200 / \$1,075 - \$1,700	Regionally: 4,300 or 7% of renters at this income level In Anne Arundel & Howard: nearly 12-15% of renters at this level	2,500
Moderate & High Income: Above 80% MFI - Approx 129K Renter Households - 37% of Region's Renters	Above \$1,200 / Above \$1,700	About 1% of renter households at this level	Not calculated

Affordable Housing Need

Conclusion...

“The greatest housing need is for those who make under 30% of median family income – equivalent to a family of four earning \$26,000 or less. In Anne Arundel and Howard County, the affordability burden extends to households in the somewhat higher income range with 50% of the households in the 30 – 50% MFT segment experiencing severe cost burden.”

Baltimore Housing Regional Plan and Fair Housing Equity Assessment November 2014 , pages 52-53

Solutions

- Support affordable housing developments politically and economically.
- Economic support should include more and consistent funding in the form of grants or “soft debt,” for capital costs, PILOTs, contributions of land, and other creative financing tools.
- Consider the creation of local rent subsidy program for homeless or disabled residents.
- Require units for special needs populations in order to obtain support for development of housing and/or affordable housing.
- Through zoning rules, ensure that multifamily affordable housing can be built in a diverse range of communities in the County.
- Address the need for additional density to allow for more affordable housing and to moderate price increases in market rate housing.
- Strengthen the MIHU Program.

Funding for Affordable Multifamily Housing

- Montgomery County - \$35 Million of County funds.
- Arlington County, VA - \$15-\$20 Million of County funds.
- Baltimore County - \$3 Million of County funds.
- Baltimore City - \$10-\$15 Million of federal and local (harder to define)
- Prince George's County - \$5.2 Million (\$2.9 million federal and \$2.3 Million local)

Data Sources

ACS Self-Sufficiency Indicators –

<https://acshoco.org/resources/Website/Self%20Sufficiency%20Indicators/SSIR%202017%20Feb%2020%202018.pdf>

Arlington, VA Department of Community Planning, Housing and Development - <https://departments.arlingtonva.us/planning-housing-development/>

Census.gov - <https://censusreporter.org/>

Census.gov Quick Facts - <https://www.census.gov/quickfacts/fact/table/howardcountymaryland,md/BZA115216>

Childcare Demographics - <http://www.marylandfamilynetwork.org/demographics/>

Federal Poverty Guidelines - <https://aspe.hhs.gov/poverty-guidelines>

Howard County Analysis of Impediments – <http://www.househoward.org/booklets--forms---publications.html>

Howard County Rental Housing Survey - <http://www.househoward.org/booklets--forms---publications.html>

Housing Opportunities Commission of Montgomery County -

<https://apps.montgomerycountymd.gov/BASISCAPITAL/Common/ProjectList.aspx?ID=19&TYPE=CAT>

Maryland.gov – <msa.maryland.gov/msa/mdmanual/01glance/economy/html/unemployrates.html>

MD Poverty Profiles - http://mapadvocacy.org/wp-content/uploads/2018/01/Maryland-Poverty-Profiles_2018_1-15-2018_T.pdf

MD State Data Center, 2016 Statistical Handbook - http://planning.maryland.gov/MSDC/Documents/md_statistical_handbook.pdf

MD 2017 Point In Time Results by MD CoC -

<http://dhcd.maryland.gov/HomelessServices/Documents/MD%20PIT%202017%20Analysis%20by%20CoC.pdf>

Montgomery County Government -

<https://apps.montgomerycountymd.gov/BASISOPERATING/Common/BudgetSnapshot.aspx?ID=76D&TYPE=DEPT>

Baltimore Metropolitan Council - <http://baltometro.org/our-work/the-opportunity-collaborative>

Presenter

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